STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

We, JOHN D. SMITH and MINNIE LEE P. SMITH,

(hereinafter referred to as Mortgagor) is well and truly indebted unto

SOUTHERN BANK AND TRUST COMPANY

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Eight Thousand Six Hundred Eighty Six and 20/100 ------ Dollars (\$ 8.686.20) due and payable

60.50 feet to an iron pin at the joint rear corner of Lots Nos. 11 and 12; thence with the line of Lot No. 12 N. 19-27 W. 132.5 feet to an iron pin en the Southern side of Pinedale Drive; thence with the Southern side of Pinedale Drive N. 70-33 E. 60-feet to the point of beginning. CEC LONG, ELACK & GASTON PAID IN FULL AND F MUTHICALLY . . .

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, usues, and profits which may arise or be hid therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.